



Order Filed on March 31, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**NORGAARD O'BOYLE & HANNON**

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Englewood, New Jersey 07631

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Attorneys for Debtor,

By: Brian G. Hannon, Esq. BH-3645

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\_\_\_\_\_  
In re: : UNITED STATES BANKRUPTCY COURT  
: FOR THE DISTRICT OF NEW JERSEY  
Michael A Pizzuto :  
: NEWARK VICINAGE  
: Chapter 13  
Debtor. :  
\_\_\_\_\_: Case No.22-17639-VFP

**ORDER AUTHORIZING SALE OF REAL PROPERTY AND  
ALLOWING LEGAL FEES AND BROKERS' COMMISSION**

The relief set forth on the following pages, numbered (2) through (4), is hereby

**ORDERED.**

**DATED: March 31, 2023**

\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Debtor: Michael A Pizzuto

Case No. 22-17639-VFP

ORDER AUTHORIZING SALE OF REAL PROPERTY AND ALLOWING LEGAL FEES  
AND BROKERS' COMMISSION

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THIS MATTER came to the attention of the Court upon the motion of the Debtor for an Order Authorizing the Sale of certain Real Property and Allowing Legal Fees and Brokers' Commission. The Parties having agreed to the submission of this order to the Court under Fed. R. Bankr. P. 9019 on notice to all creditors and parties in interest, and good cause having been shown:

It is **ORDERED** as follows:

1. Pursuant to 11 U.S.C. Sec. 363(b), et seq., the Debtor is authorized to sell the real property commonly known as 5 Buena Vista Dr, Ringwood, NJ (the "Property"), to Luisa Zapata & Mark Alvarez ("Purchasers") under the contract signed by the Debtor and Purchasers for the sum of \$419,000.00 with a closing date on or about March 28, 2023.

2. At closing, the Debtors shall pay Citi Bank N.A. the amount of \$388,775.08 from the proceeds of the sale in full satisfaction of its claim. Citi Bank N. A. has approved a short sale in connection with the sale of the Property. These funds shall be tendered to the Secured Creditor at the closing of title and therefore, outside of the Debtor's chapter 13 plan.

3. Pursuant to 11 U.S.C. Sec. 328(a) and 503(b)(1), Mark E. Norgaard, Esq. of Norgaard O'Boyle & Hannon was appointed as closing counsel to the Debtor in connection with the sale of the Property for a flat fee in the amount of \$2,000.00, which shall be taken from the gross sales proceeds.

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4. Pursuant to [11 U.S.C. Sec. 328\(a\)](#) and [503\(b\)\(1\)](#), Christopher Sapienza of Keller Williams-Village Realty was appointed as Realtor to the Debtor in connection with the sale of the Property for a 6% commission, which shall be taken from the gross sales proceeds.

5. As this is a short sale, after payment of the necessary closing costs and the payment to Secured Creditor, there shall be no additional funds available for distribution to unsecured creditors.

6. The stay set forth in Rules 4001(a)(3) and 7062 of the Federal Rules of Bankruptcy shall not apply to this Order and the Order shall be effective immediately.

7. Notwithstanding Bankruptcy Rule 6004(h) this Order is effective immediately upon entry.

In re:  
Michael Pizzuto  
Debtor

Case No. 22-17639-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 31, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2023:

Recip ID	Recipient Name and Address
db	+ Michael Pizzuto, 5 Buena Vista Dr, Ringwood, NJ 07456-2022
at	+ Norgaard O'Boyle, 184 Grand Ave, Englewood, NJ 07631-3578

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2023 at the address(es) listed below:

Name	Email Address
Brian Gregory Hannon	on behalf of Debtor Michael Pizzuto bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4